

<b>Notice of References Cited</b>	Application/Control No. 10/562,672		Applicant(s)/Patent Under Reexamination NARAINSAMY ET AL.	
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#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2004/0019564	01-2004	Goldthwaite et al.	705/44
*	B	US-2003/0032409	02-2003	Hutcheson et al.	455/414
*	C	US-2002/0152380	10-2002	O'Shea et al.	713/170
	D	US-			
	E	US-			
	F	US-			
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	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"The Bank Credit Card Business", American Bankers Association, 1996, all pages.□□
	V	Muller, "Desktop Encyclopedia of the Internet", 1999, Artech House Inc., Norwood, MA, all pages.
	W	Gralla, "How the Internet Works", Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages.
	X	White, "How Computers Work", Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages.□□

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Derfler, "How Networks Work", Bestseller Edition, 1996, Ziff-Davis Press, Emeryville, CA, all pages.
	V	
	W	
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